

**Information to identify the case:**

Debtor 1	<b>Charlene R. Cook</b>	Social Security number or ITIN	<b>xxx-xx-7888</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>16-22211-CMB</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Charlene R. Cook

10/26/16

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Charlene R. Cook  
 Debtor

Case No. 16-22211-CMB  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 30

Date Rcvd: Oct 26, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2016.

db +Charlene R. Cook, 533 W. Brady Street, Butler, PA 16001-5409  
 cr +Peoples TWP LLC, c/o Barbara Rodgers, 375 North Shore Drive, Pittsburgh, PA 15212-5866  
 14246152 +Armstrong, 437 North Main St., Butler, PA 16001-4358  
 14246154 BHS FASTER CARE PLLC, PO Box 1549, Suite 550, Butler, PA 16003-1549  
 14246157 Butler Memorial Hospital, P.O. Box 37171, Baltimore, MD 21297-3171  
 14246160 ++COLLECTION SERVICE CENTER INC BUTLER PA, PO BOX 1623, BUTLER PA 16003-1623  
 (address filed with court: Collection Service Center, P.O. Box 1623, Butler, PA 16003-1623)  
 14246158 +Citibank/Citigroup, Bankruptcy Dept., P.O. Box 6034, Sioux Falls, SD 57117-6034  
 14246159 +Client Services, Inc., 3451 Harry Truman Bl, Saint Charles, MO 63301-9816  
 14246163 +Midland Credit Management Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
 14246164 +Northland Group Inc., P.O. Box 390846, Minneapolis, MN 55439-0846  
 14246165 One Main Financial, Bankruptcy Department, P.O. Box 140489, Irving, TX 75014-0489  
 14246171 +PNC Bank, P.O. Box 747032, Pittsburgh, PA 15274-7032  
 14246170 PNC Bank, P.O. Box 1820, Dayton, OH 45401-1820  
 14246167 Penn Credit Corp., P.O. Box 988, Harrisburg, PA 17108-0988  
 14246168 PennPower, PO Box 3687, Akron, OH 44309-3687  
 14246174 +STWRT GRENACS, P.O. Box 20049, Scranton, PA 18502-0049

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QNLCARDIELLO.COM Oct 27 2016 01:13:00 Natalie Lutz Cardello, 107 Huron Drive,  
 Carnegie, PA 15106-1826  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 27 2016 01:28:07 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 14246151 EDI: RMSC.COM Oct 27 2016 01:13:00 American Eagle/MCCBG, P.O. Box 103024,  
 Roswell, GA 30076  
 14246153 +E-mail/Text: banko@berkscredit.com Oct 27 2016 01:27:54 Berks Credit Collection,  
 P.O. Box 329, Temple, PA 19560-0329  
 14246155 EDI: HFC.COM Oct 27 2016 01:13:00 Boscov's, P.O. Box 17642, Baltimore, MD 21297-1642  
 14246156 +E-mail/Text: jschon@basapa.org Oct 27 2016 01:27:46 Butler Area Sewer Authority,  
 100 Litman Road, Butler, PA 16001-3294  
 14246161 +EDI: HFC.COM Oct 27 2016 01:13:00 HSBC/BERGD, P.O. Box 9, Buffalo, NY 14240-0009  
 14246162 EDI: CBSKOHL.S.COM Oct 27 2016 01:13:00 Kohls, P.O. Box 3043, Milwaukee, WI 53201-3043  
 14246166 +E-mail/Text: csc.bankruptcy@amwater.com Oct 27 2016 01:29:03 PA American Water,  
 P.O. Box 578, Alton, IL 62002-0578  
 14246172 EDI: BANKAMER.COM Oct 27 2016 01:13:00 PNC Bank, Bank Card Services, P.O. Box 15026,  
 Wilmington, DE 19850-5026  
 14246173 EDI: PRA.COM Oct 27 2016 01:08:00 Portfolio Recovery Associates, 120 Corporate Blvd.,  
 Suite 100, Norfolk, VA 23502  
 14246175 EDI: RMSC.COM Oct 27 2016 01:13:00 Synchrony Bank/Old Navy, P.O. Box 965005,  
 Orlando, FL 32896-5005  
 14246176 EDI: RMSC.COM Oct 27 2016 01:13:00 Synchrony Bank/Walmart, P.O. Box 965024,  
 Orlando, FL 32896-5024  
 14246177 +EDI: CITICORP.COM Oct 27 2016 01:13:00 Universal Card/Citibank, P.O. Box 6241,  
 Sioux Falls, SD 57117-6241

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Fannie Mae  
 14246169 ##Peoples Twp., P.O. Box 37745, Philadelphia, PA 19101-5045

TOTALS: 1, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 30

Date Rcvd: Oct 26, 2016

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 28, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2016 at the address(es) listed below:

Dai Rosenblum on behalf of Debtor Charlene R. Cook dunmyrem@zoominternet.net,  
dailaw@earthlink.net;dailaw2@earthlink.net;pjbz@zoominternet.net;jmpl24@yahoo.com  
Joshua I. Goldman on behalf of Creditor Fannie Mae bkgroup@kmlawgroup.com  
Natalie Lutz Cardiello ncardiello@comcast.net, ncardiello@ecf.epiqsystems.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
S. James Wallace on behalf of Creditor Peoples TWP LLC sjw@sjwpgh.com,  
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 5